

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Marian A Murphy
Debtor

Case No. 18-03400-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 25, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2023:

Recip ID	Recipient Name and Address
db	+ Marian A Murphy, 1641 Pebble Brook Lane, Harrisburg, PA 17110-9572
5121724	+ CASHNET USA, WILLIAMSON AND BROWN,LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201
5096112	+ Capital One, 3901 Dallas Pkwy, Plano, TX 75093-7864
5115612	+ PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknofications@resurgent.com	Oct 25 2023 18:48:36	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
5110948	EDI: CAPITALONE.COM	Oct 25 2023 22:40:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5096113	EDI: DISCOVER.COM	Oct 25 2023 22:40:00	Discover, PO Box 15251, Wilmington, DE 19886-5251
5097954	EDI: DISCOVER.COM	Oct 25 2023 22:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5110696	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 25 2023 18:38:00	FREEDOM MORTGAGE CORPORATION, Attention: Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
5096114	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 25 2023 18:38:00	Freedom Mortgage, 907 Pleasant Valley Avenue, Mount Laurel, NJ 08054-1210
5110857	EDI: JEFFERSONCAP.COM	Oct 25 2023 22:40:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5108539	Email/PDF: resurgentbknofications@resurgent.com	Oct 25 2023 18:48:36	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5108511	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 25 2023 18:48:36	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5096115	Email/Text: unger@members1st.org	Oct 25 2023 18:38:00	Member's 1st FCU, PO Box 40, Mechanicsburg, PA 17055-0040
5105772	EDI: PRA.COM	Oct 25 2023 22:40:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5096116	^ MEBN	Oct 25 2023 18:36:54	PP&L, 2 North 9th Street, CPC-GENN1, Allentown, PA 18101-1139
5096667	+ EDI: RECOVERYCORP.COM	Oct 25 2023 22:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5122195	+ Email/Text: BKRMailOps@weltman.com		

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5111003 Email/Text: bankruptcy@unifund.com

Oct 25 2023 18:38:00 U.S. Asset Management, c/o
Weltman, Weinberg, and Reis Co., L.P.A., PO Box
93784, Cleveland, OH 44101-5784

Oct 25 2023 18:38:00 Unifund CCR, 10625 Techwoods Circle,
Cincinnati, OH 45242

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Chad J. Julius	on behalf of Debtor 1 Marian A Murphy cjulius@ljacobsonlaw.com egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James H Turner	on behalf of Debtor 1 Marian A Murphy pat@turnerandoconnell.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor Freedom Mortgage Corporation pamb@fedphe.com mario.hanyon@brockandscott.com
Robert Joseph Davidow	on behalf of Creditor Freedom Mortgage Corporation r.davidow@mgplaw.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1

Marian A Murphy

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7853

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-03400-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Marian A Murphy

10/25/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.